Company Tracking Number: NLU67 COI RATE FILING

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

Filing at a Glance

Company: Allstate Life Insurance Company

Product Name: NLU67 COI Rate Filing SERFF Tr Num: ALSB-125588443 State: ArkansasLH
TOI: L07I Individual Life - Whole SERFF Status: Closed State Tr Num: 38565
Sub-TOI: L07I.111 Single Premium - Single Life Co Tr Num: NLU67 COI RATE Status: Filed-Closed

FILING

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Erica Ames Disposition Date: 04/07/2008
Date Submitted: 03/31/2008 Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: NLU67 COI Rate Filing Status of Filing in Domicile: Not Filed

Project Number: NLU67 COI Rate Filing

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 04/07/2008 State Status Changed: 04/07/2008

Corresponding Filing Tracking Number:

Filing Description: See Cover Letter Deemer Date:

Company and Contact

Filing Contact Information

Erica Ames, Senior Product & Financial Analyst eames@allstate.com 3100 Sanders Rd, Suite M2A (847) 402-7381 [Phone]

Company Tracking Number: NLU67 COI RATE FILING

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

Northbrook, IL 60062 (847) 326-5224[FAX]

Filing Company Information

Allstate Life Insurance Company CoCode: 60186 State of Domicile: Illinois

3100 Sanders Road, Suite M2A Group Code: 8 Company Type:
Northbrook, IL 60062 Group Name: State ID Number:

(847) 402-8112 ext. [Phone] FEIN Number: 36-2554642

Company Tracking Number: NLU67 COI RATE FILING

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Product Name: NLU67 COI Rate Filing

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Filing Fees

Fee Required? Yes Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: 1 form x \$50 = \$50

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Allstate Life Insurance Company \$50.00 03/31/2008 19159165

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Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------|------------|----------------|
| Filed | Linda Bird | 04/07/2008 | 04/07/2008 |

Company Tracking Number: NLU67 COI RATE FILING

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

Disposition

Disposition Date: 04/07/2008

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

Company Tracking Number: NLU67 COI RATE FILING

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

| Item Type | Item Name | Item Status | Public Access |
|---------------------|--------------------------------|-------------|---------------|
| Supporting Document | Certification/Notice | | No |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Cover Letter | | Yes |
| Rate | NLU67 COI Rate Filing | | Yes |

Company Tracking Number: NLU67 COI RATE FILING

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: NLU67 COI RATE FILING

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

Rate/Rule Schedule

Review Document Name: Affected Form Rate Rate ActionInformation: Attachments

Status: Numbers: Action:*

(Separated with

commas)

NLU67 COI Rate Filing NLU67 New NLU67 COI

Rates for Filing.pdf

FORM NUMBER: NLU67

Annual Rates per 1000 of Net Amount at Risk

| Age | Male | Female |
|----------|------------------|------------------|
| | | |
| 0 | 2.2400 | 1.6000 |
| 1 | 0.8800 | 0.7100 |
| 2 | 0.8400 | 0.6800 |
| 3 | 0.8200 | 0.6600 |
| 4 | 0.7900 | 0.6500 |
| 5 | 0.7500 | 0.6400 |
| 6 | 0.7100 | 0.6100 |
| 7 | 0.6600 | 0.6000 |
| 8 | 0.6400 | 0.6000 |
| 9 | 0.6300 | 0.5900 |
| 10 | 0.6400 | 0.5900 |
| 11 | 0.6900 | 0.6000 |
| 12 | 0.7800 | 0.6300 |
| 13 | 0.9100 | 0.6600 |
| 14 | 1.0500 | 0.7000 |
| 15 | 1.1804 | 0.7372 |
| 16 | 1.2846 | 0.7772 |
| 17 | 1.3576 | 0.7988 |
| 18 | 1.4194 | 0.8296 |
| 19 | 1.4512 | 0.8504 |
| 20 | 1.4624 | 0.8704 |
| 21 | 1.4436 | 0.8904 |
| 22 | 1.4230 | 0.8928 |
| 23 | 1.3830 | 0.9128 |
| 24 | 1.3518 | 0.9336 |
| 25 | 1.3106 | 0.9536 |
| 26 | 1.2806 | 0.9760 |
| 27 | 1.2606 | 0.9968 |
| 28 | 1.2512 | 1.0184 |
| 29 | 1.2530 | 1.0592 |
| 30 | 1.2648 | 1.0824 |
| 31 | 1.2966 | 1.1232 |
| 32 | 1.3296 | 1.1556 |
| 33 | 1.3826 | 1.1988 |
| 34 | 1.4462 | 1.2520 |
| 35 | 1.5204 | 1.3144 |
| 36 | 1.6058 | 1.4084 |
| 37 | 1.7124 | 1.5140 |
| 38 | 1.8302 | 1.6312 |
| 39 | 1.0502 | 1.7584 |
| 40 | 2.1100 | 1.9080 |
| 41 | 2.1100 | 2.0768 |
| 42 | 2.4534 | |
| 42 43 | 2.4534 2.6472 | 2.2364 2.3960 |
| 43 44 | | 2.5648 |
| | 2.8528 | |
| 45 | 3.0884 | 2.7444 |

| 46 | 3.3016 | 2.8932 |
|----|----------|----------|
| 47 | 3.5260 | 3.0604 |
| 48 | 3.7804 | 3.2284 |
| 49 | 4.0372 | 3.4172 |
| | | |
| 50 | 4.3340 | 3.6260 |
| 51 | 4.6726 | 3.8540 |
| 52 | 5.0630 | 4.1128 |
| 53 | 5.5058 | 4.3932 |
| 54 | 5.9804 | 4.6728 |
| 55 | 6.5138 | 4.9716 |
| 56 | 7.0672 | 5.2596 |
| | | |
| 57 | 7.6512 | 5.5252 |
| 58 | 8.2934 | 5.7808 |
| 59 | 8.9944 | 6.0648 |
| 60 | 9.7590 | 6.4096 |
| 61 | 10.6060 | 6.8376 |
| 62 | 11.5754 | 7.3796 |
| 63 | 12.6466 | 8.0540 |
| 64 | 13.8196 | 8.7900 |
| 65 | 15.0708 | 9.5644 |
| 66 | 16.5238 | 10.4196 |
| 67 | 18.0550 | 11.2800 |
| | | |
| 68 | 19.7038 | 12.1588 |
| 69 | 21.5120 | 13.1260 |
| 70 | 23.5402 | 14.2564 |
| 71 | 25.8302 | 15.6440 |
| 72 | 28.4608 | 17.3456 |
| 73 | 31.4196 | 19.3704 |
| 74 | 34.6314 | 21.6860 |
| 75 | 38.0156 | 24.2400 |
| 76 | 42.5954 | 27.6528 |
| 77 | 47.4674 | 31.3708 |
| 78 | 52.6710 | 35.4548 |
| 79 | 58.3568 | 40.0440 |
| 80 | 64.7054 | 45.3108 |
| 81 | 71.8868 | 51.4220 |
| | | |
| 82 | 80.0410 | 58.5276 |
| 83 | 89.1814 | 66.6560 |
| 84 | 99.1620 | 75.7440 |
| 85 | 109.8274 | 85.7300 |
| 86 | 119.3396 | 95.2036 |
| 87 | 129.0242 | 105.2564 |
| 88 | 138.8608 | 115.9032 |
| 89 | 148.9488 | 127.2076 |
| 90 | 159.4452 | 139.3092 |
| 91 | 170.5730 | 152.4556 |
| 92 | 182.8112 | 167.1452 |
| 93 | | |
| | 197.3860 | 184.4172 |
| 94 | 216.9406 | 206.6600 |
| 95 | 246.3000 | 238.7100 |
| 96 | 294.6900 | 289.7200 |
| 97 | 378.7000 | 376.0700 |
| | | |

 98
 521.6100
 520.7700

 99
 700.0000
 700.0000

SERFF Tracking Number: ALSB-125588443 State: Arkansas
Filing Company: Allstate Life Insurance Company State Tracking Number: 38565

Company Tracking Number: NLU67 COI RATE FILING

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Product Name: NLU67 COI Rate Filing

Project Name/Number: NLU67 COI Rate Filing/NLU67 COI Rate Filing

Supporting Document Schedules

Review Status:

Bypassed -Name: Certification/Notice 03/31/2008

Bypass Reason: Not Applicable.

Comments:

Review Status:

Bypassed -Name: Application 03/31/2008

Bypass Reason: Not applicable.

Comments:

Review Status:

Bypassed -Name: Life & Annuity - Acturial Memo 03/31/2008

Bypass Reason: Not applicable.

Comments:

Review Status:

Satisfied -Name: Cover Letter 03/31/2008

Comments: Attachment:

AR NLU67 COI Letter.pdf



March 31, 2008

Honorable Julie Benafield Bowman Insurance Commissioner Department of Insurance 1200 West Third Street Little Rock, AR 72201-1904 Erica A. Ames Senior Product & Financial Analyst

Contract Development and Filing

Attn: Mr. John Shields

RE: INFORMATIONAL FILING:

NLU67 – Single Premium Whole Life

NAIC#: 008-60186

Dear Mr. Shields:

For informational purposes only, we hereby submit the enclosed cost of insurance rates to be used with NLU67.

Contract NLU76 was approved by the Department of Insurance mid-1987.

Please find enclosed the attached scale of current cost of insurance rates. The policy is a single premium life policy where the policy pricing assumed a margin for cost of insurance to come from the difference between the interest earned on investable funds and interest credited to policy cash values--i.e, the "spread". These plans were sometimes referred to as "net rate" plans, due the fact that the interest rate credited to the cash value was a rate net of all cost of insurance and expense deductions. Over the years, declining interest rates have completely eliminated the margin for cost of insurance creating the need for an explicit set of current cost of insurance rates for all ages. The new rates will be applied to all existing business beginning on the next policy anniversary after the effective date, which is estimated to be June 1, 2008. Please note that no new business has been written on these forms for several years.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (*e.g.*, typeface, margins, page breaks), but the contents will remain unaffected..

If you have any questions, please feel free to contact me at the address, phone, or e-mail on my letterhead. Thank you for your consideration of this matter.

Sincerely,

Erica A. Ames Senior Product & Financial Analyst Contract Development and Filing